## **CLAIMS**

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## 1. A method comprising:

providing a service to a customer, the service being measurable in quantifiable service units used by the customer such that billing for the service to the customer is based at least in part on a number of the service units used;

allowing the customer to obtain service unit credits to be applied against service units used by the customer;

billing for the service to the customer according to a billing cycle;

for each billing cycle:

applying service unit credits obtained by the customer and extant against the service units used by the customer during the billing cycle; and

if service unit credits remain after applying the service
unit credits obtained by the customer and extant against the service units used by
the customer, carrying forward the remaining service unit credits to be available
during a subsequent billing cycle; and

allowing the customer to treat service unit credits as a commodity, whereby the commoditized service unit credits may be bought, sold, and/or traded for services and/or goods.

2. The method of claim 1 wherein allowing the customer to obtain service unit credits comprises providing a predetermined number of the service unit credits to the customer as part of a predetermined service package.

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3. The method of claim 2 wherein allowing the customer to obtain service unit credits comprises providing a predetermined number of the service unit credits to the customer for each billing cycle as part of a predetermined service package.

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4. The method of claim 2 wherein allowing the customer to obtain service units further comprises allowing the customer to purchase service unit credits in addition to the service unit credits provided as part of the service package.

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5. The method of claim 1 wherein allowing the customer to obtain service units comprises allowing the customer to purchase the service unit credits from a provider of the service.

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6. The method of claim 5 wherein allowing the customer to obtain service units comprises allowing the customer to purchase the service unit credits prior to applying such purchased credits against service units used by the customer.

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7. The method of claim 5 wherein allowing the customer to obtain service units comprises allowing the customer to purchase the service unit credits after it is determined that excess service units used by the customer exist after all service unit credits obtained by the customer have been applied against such service units used by the customer, the purchased service units credits being applied against such excess service units.

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8. The method of claim 1 wherein the service is provided by a service provider and wherein allowing the customer to obtain service units comprises allowing the customer to obtain the service unit credits from a third party other than the service provider.

9. The method of claim 8 wherein allowing the customer to obtain service units comprises allowing the customer to obtain the service unit credits from the third party as a promotion.

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10. The method of claim 8 wherein allowing the customer to obtain service units comprises allowing the customer to obtain the service unit credits from the third party at a discounted rate.

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11. The method of claim 8 wherein allowing the customer to obtain service units comprises allowing the customer to obtain the service unit credits from the third party as part of a revenue operation operated by the third party.

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12. The method of claim 8 wherein the service is provided by a service provider and wherein allowing the customer to obtain service units comprises allowing the customer to purchase the service unit credits from a third party other than the service provider, the third party having obtained the service credit units from the service provider.

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13. The method of claim 1 wherein providing the service to the customer comprises providing cellular telephone service to the customer.

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- 14. The method of claim 13 wherein providing the service to the customer comprises providing cellular telephone service to the customer, the service being measurable in minutes.
- 15. The method of claim 1 wherein providing the service to the customer comprises providing a service to the customer selected from a group

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consisting of gas or electric or cable television or Internet access utility service, a landline telephone service, a repair service, and a goods providing service.

- 16. The method of claim 1 wherein for an (n)th billing cycle, carrying forward the remaining service unit credits comprises carrying forward such remaining credits to be available during an (n+1)th billing cycle.
  - 17. The method of claim 1 further comprising, if excess service units used by the customer exist after all service unit credits obtained by the customer have been applied against such service units used by the customer, carrying forward the excess service units to a subsequent billing cycle and applying service unit credits subsequently obtained by the customer against the carried-forward service units.
  - 18. The method of claim 1 wherein the service is provided by a service provider and wherein allowing the customer to treat service unit credits as a commodity comprises allowing the customer to expend service unit credits on goods and/or services provided by the service provider.
- 20 19. The method of claim 1 wherein the service is provided by a service provider and wherein allowing the customer to treat service unit credits as a commodity comprises allowing the customer to expend service unit credits on goods and/or services provided by a third party other than the service provider.
- 20. The method of claim 1 wherein the service is provided by a service provider and wherein allowing the customer to treat service unit credits as a commodity comprises allowing the customer to transfer service unit credits to a third party as a gift.

21. The method of claim 1 wherein the service is provided by a service provider and wherein allowing the customer to treat service unit credits as a commodity comprises allowing the customer to transfer service unit credits to a third party as a barter transaction.

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